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Teaching

SUPER SHOPPER

Leader's Guide



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Teaching Super Shopping

Leader's Guide for Super Shopping Project

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INTRODUCTION

You have been selected as a 4-H project leader in consumer education because of your interest in consumer education and young people. Working with young people learning basic shopping ideas and skills can be a real challenge for you, and it can also be a very rewarding experience.

When you agreed to be a 4-H project leader you became a member of a very special and extensive leadership team. The leadership team extends from parents, adults, and teen leaders at the local level, to county leaders and extension staff, to university specialists and even the USDA. You're not alone in wanting to help young people learn life skills! But you are one of the most important members of the team as you have the privilege of working directly with 4-H members.

The Super Shopper 4-H Project is a beginning project in 4-H Consumer Education for members 9-12 years old. It focuses attention on several basic shopping ideas and skills. Additional projects will expand ideas, skills, and activities for working with older members in consumer education.

Teens can have a very important role in the Super Shopper project. Serving as a project leader will not only sharpen their own shopping skills and ideas, but also provide an opportunity to learn more about children. Teens are important models for children — whether they want to be or not! Younger members will respond enthusiastically to the enthusiastic teen leader. What fun to see younger members become Super Shoppers.

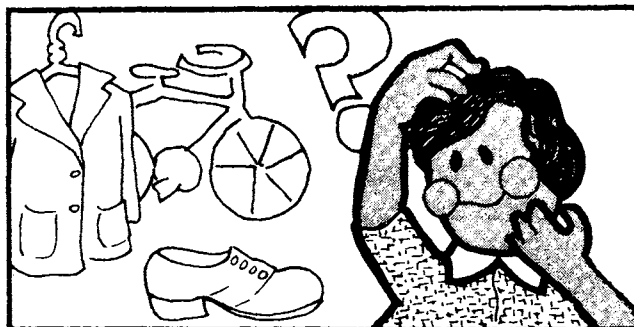
The Super Shopper project can be used in the 4-H program in a variety of ways:

- individual member project.
- club activity for series of monthly meetings.
- special short term project for all interested younger members enrolled in variety of other projects.
- special club or county activity day for younger members.

RELATING SUPER SHOPPER TO OTHER 4-H PROJECTS

Some leaders ask, "Why have a separate Super Shopper project?" 4-H members have shopping experiences in almost all their 4-H projects. That does not necessarily mean that we take the time to review with them the process they use to make shopping decisions.

As leaders, we often use the decisionmaking process automatically. We forget about the steps we should go through as we rely on previously established shopping habits and decisions. For example, we may always buy the same brand of soap without checking the prices or the performance of the product. We may always shop at the same grocery store without comparing prices at another store.



We do not consciously move through a deliberate decision-making process.

Because of the importance of learning satisfactory shopping skills, the critical concern is not how we teach these skills but that we find ways to consciously help members learn a life skill so necessary for economic survival in our society.

It is desirable to include Super Shopper skills in all projects. We can do this by training all project leaders in the basic Super Shopper ideas and skills and letting them relate these to their project instructions.

Another alternative is to have specially trained Super Shopper project leaders and let them find ways to teach shopping skills to members who are interested and sign up for the Super Shopper project, or to teach all members of the club in a variety of ways.

Each county and each club will decide the best way to organize their own situation in order to help members become Super Shoppers.

GETTING ACQUAINTED WITH SUPER SHOPPER IDEAS AND SKILLS

Why the Super Shopper Project Is Important

Even as children and youth, all persons are consumers of goods and services throughout life. It is estimated that young people spend about 5 percent of the nation's personal income, but that they influence the spending of much more. As the nation shifts from an affluent consuming economy to a more concerned user of resources, youth will find consumption decisions more complex and costly.

In a 1975 study of American Families and Money by General Mills, Inc., it was learned that American families were having trouble adjusting to current economic problems. They were borrowing more, placing greater reliance on credit buying, and paying bills later. Less affluent families were giving up dreams of owning a home,

sending children to post-high school education, and having financially secure retirements. While some families were beginning to adjust to the economic pinch, it was found that their choices of where to cut back and how to budget were unwise or ineffective. For example, some families were postponing medical and dental checkups to save money.

“According to the experts, part of the problem lies in the need for improved money management skills. Additional consumer education in the school curriculum — to help teach young people how to budget, to conserve and extend resources and to plan and save for the future — is one often mentioned solution.”¹

Defining Consumer Education

Several different definitions of consumer education that are helpful:

As the President’s Committee on Consumer Interests defines it, “Consumer education is the preparation of the individual in the skills, concepts and understandings that are required for everyday living to achieve, within the framework of his own values, maximum satisfaction and utilization of his resources.”

In personal terms, one might say that: “Consumer education is the development of the individual in knowledge and skills so that he/she functions as a responsible consumer-citizen.”

The U.S. Office of Education states that “consumers’ education is an effort to prepare persons to shop in the marketplace by giving them understandings, attitudes, and skills to help them make rational and intelligent consumer decisions based on their personal values, their recognition of marketplace alternatives, and social, economic and ecological considerations.”

Defining 4-H Consumer Education

While definitions of consumer education are helpful in understanding the broad meaning of the term, a more specific framework of major teaching ideas is needed. In 1975, a national 4-H program development committee prepared and published such guidelines. They list specific learning experiences that lead to the development of life skills for 4-H members.

The 4-H consumer education program is divided into four major areas:

- the consumer as an individual.
- the consumer as a member of society.
- the consumer in the marketplace.
- the consumers’ rights and responsibilities.

Each of these major areas includes a large number of important concepts, understandings, knowledge, and skills that can be taught appropriately to 4-H members at different stages in their development.

The Super Shopper project combines selected concepts from each of these consumer concern areas. It is a very limited project when you consider the broad subject area of consumer education. However, it seems realistic to cut the pie into sizeable pieces and begin to share it with young people. Hopefully, this will be an exciting beginning, and young people will be anxious to continue to learn consumer education understandings and skills.

Key Ideas in Super Shopper Project

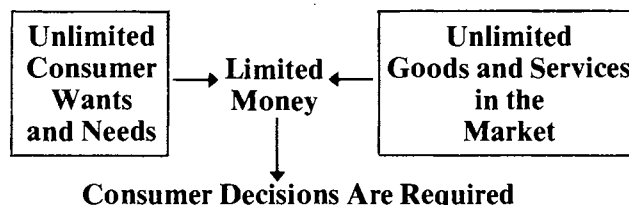
Everyone is a shopper. Our challenge in this project is to help the 9-12 year old become a *SUPER SHOPPER*! What are some of the ideas that we can teach to help us reach this goal?

Shopping is not an easy task.

1. We all have many wants and needs but usually have limited money.
2. We live in a market economy where we have a choice of goods and services which can be used to fill our needs and wants.

The greatest task of the shopper is to make choices.

Making choices is often a problem because of our wants and needs as well as the number of choices in the competitive marketplace.

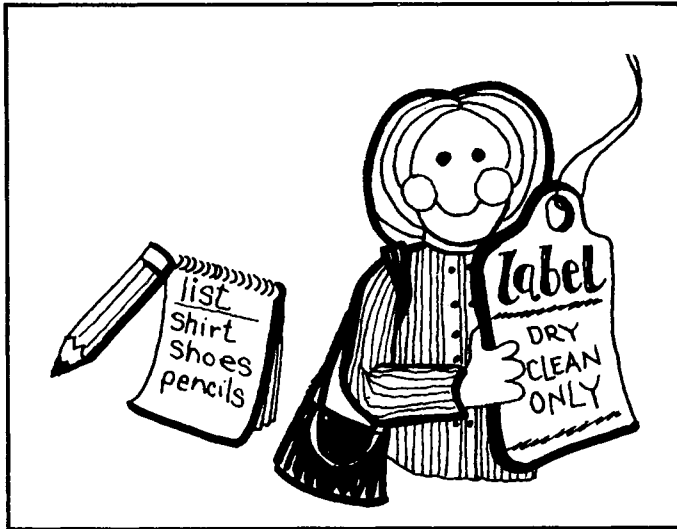


The shopper must pay attention to making choices, often called the decisionmaking process.

We answer the following questions in the decisionmaking process:

1. What are my needs and wants?
2. What are my resources?
3. Where do I get what I need and want?
4. How do I compare goods or services?
 - a. **Get information** to compare. Information can come from these sources:
 - Labels may tell quantity, quality, and price plus use and care.
 - Advertising, but be careful. Advertisers give us only the information they want us to know.
 - Owners of goods and services similar to what we are interested in buying.
 - Professional sources such as *Consumer Guide*, *Consumer Report*, etc.

¹ The General Mills American Family Report 1974-75.
Conducted by: Yankelovich, Shelly and White, Inc., p. 7.



- b. **Learn how to tell quality.**
- c. **Know how much you are getting (quantity).**
- d. **Know the price.**

Price depends on two factors:

How many other people want the product or service (**demand**).

How large the **supply** is.

5. How do I finally decide?

Ask what is most important about the goods or service and try to match resources with what gives the greatest satisfaction. **The ultimate goal of the shopper is to pay no more than necessary to satisfy a need.**

6. Am I satisfied with my decision?

Was that the right decision? Would I do it again? Am I satisfied? If I can say "yes" to these questions, I've made a good decision.

7. If I'm dissatisfied with my decision, what are the steps I should take?

- a. Determine if I have carried out the decisionmaking steps correctly. Did I have accurate information? Gather the facts.
- b. If I'm dissatisfied because of faulty information, I should tell the seller in simple and honest terms how I feel and explain the dissatisfaction.
- c. If the seller does nothing to correct the fault, there are places in the community where I can go for help: Chamber of Commerce, Consumer Service Organizations, County Attorney, the advertisers, the Better Business Bureau, Attorney General's Office, or even to court.

The shopper has certain rights and responsibilities.

Shoppers have the rights to: be informed, have safe products, make choices from several items, voice complaints. Their responsibilities are to: be polite and honest, read labels and follow directions, save sales slips and guarantees, not mishandle merchandise.

As you review these ideas and the teaching activities and tools in this guide, you can see that being a Super Shopper is an important skill for everyone to learn. Since we live in

a consumer society and all have to shop at one time or another to buy goods or services, being a Super Shopper is a life skill we all need.

Our challenge: How can we best assist youth in our clubs and community to become Super Shoppers?

ABOUT YOUR JOB: SUPER SHOPPER PROJECT LEADER

When leaders begin their jobs, their first question is "What am I expected to know and be able to do?" We often want to jump into action with the 4-H members and get on with the job as quickly as possible. Slow down! You'll be a much more effective leader if you think about some important people with whom you will be working before you begin the interesting job of leading and teaching.

Understanding Self:

Ask yourself the following question and gain some useful information. It's amazing how little we know about our own motives and feelings which affect others.

Why am I a 4-H project leader? Duty to children? Like the recognition it brings from children and adults? Enjoy helping children learn? Don't know? Your reasons for being a 4-H project leader may be complicated or simple, but no matter what the reason(s), how you feel about having this leadership responsibility will play an important part in the experience which the children have. If you are enthusiastic and positive about your 4-H job, the children will respond more positively. If you are not too sure about being a project leader, the children will not be so sure about what they are doing and why they are involved. Your attitudes and feelings show whether you want them to or not. Understanding yourself and dealing with your own feelings is an important beginning.

Understanding Younger Members: (9-12 year olds)

Get acquainted with the 4-H members participating in your project group. Each child is a unique person. Take time to find out about special interests and hobbies, the member's family, other 4-H projects, information about financial resources such as allowances or money earned in various ways. You can build your project activities around the information you receive from the children.

This is an active age group — attention spans will be short if the activity is not interesting. Be sure to have "making and doing" activities at your group sessions. Children are different in what they can do. Build on strengths and successes with each child, rather than comparing work. It is important to develop self-confidence at this time. "Doing" may be more important than the finished product. Members can evaluate their own work rather than

have you or other **children make a judgment**. Help the children decide where **they want to improve**.

Playing is important **at this time**. Friends are making an impact on their lives. **Friends will also have an impact** on their shopping!

Expose children to new **experiences**. They are ready and willing to explore new **ideas, places, and people**.

Gaining Parent Support:

Parents contribute a **great deal to their children's success** in the 4-H program. **We cannot assume** that parents will know automatically the **things they can do** to support their children in the 4-H group as well as at home. Take a positive attitude toward parents and help them learn how they can help. They do love and care about their children.

1. Contact parents personally and/or have parents involved in an early meeting of the group. They can help you learn more about the children in your group. Especially find out ideas about their children's allowances and other sources for earning money. What are some special problems related to their children and shopping?
2. Find out parent interests, skills, and resources in the consumer education area. Invite them to be resource leaders.
3. Tell parents the general goals and sequence of activities for the Super Shopper project.
4. Ask parents to share in providing materials for individual and group projects.
5. Suggest at-home activities that will reinforce and build upon the group experiences.
6. Call parents occasionally to see how projects are progressing at home and how the child is feeling about his/her Super Shopper project. Offer ideas and/or help when needed.
7. Invite parents to special group or county programs to share in recognizing their children for their achievements.
8. Keep parents informed of the activities of the group.

UNDERSTANDING YOUR JOB: ROLES AND RESPONSIBILITIES

Your 4-H project leader job **has** three main responsibilities: Planning, Arranging for Learning, and Evaluating. These words sound like very big and difficult tasks until you understand what they **really mean**. Let's review these terms.

Planning:

Prepare yourself.

Become familiar with the member's bulletin, this leader's guide, and the member planning/report form. You'll then know the main ideas to be taught in this project, how to teach these ideas, and the materials you and the members will be using.

Identify the members.

Check with the organization leader to determine which children are enrolled in this project or if this will be a club project for all members. If there doesn't seem to be much interest in the project at first, develop a plan for telling members, parents, and leaders about the Super Shopper project — the interesting activities and the important skills to learn.

How can you develop interest in learning about shopping skills? The following list may give you a few ideas to begin:

1. Develop a puppet show with several 4-H members describing a shopping problem that members have in their 4-H projects. One character could be Super Shopper who "flies in to save the day" such as Superman might do.
2. Develop a poster talk or chalk talk using Super Shopper as the hero in cartoon form. He/she would invite members to an exciting adventure in the "world of shopping."
3. Invite members to go on a special field trip to a bank or store where a resource person gives a special tour and describes the problems common to most shoppers. The resource person would have to be contacted and the purpose of the visit explained carefully.

You'll think of other ways to develop interest as well. Perhaps showing members the project materials and telling them about the project meetings you are planning would be adequate.

Be positive in your introductory and recruiting efforts. Consumer education is a very difficult idea for some members and parents to understand. Use the word *shopper* rather than *consumer*. Being a Super Shopper sounds more interesting than being a super consumer.

Arranging for Learning:

Schedule project meetings.

Project meetings may be held before or after regular club meetings, after school, evenings, Saturdays, or during school vacations. The group, as well as you and the parents, need to consider the best times to hold meetings in relation to other 4-H, family, and school activities. Goals should be set in the fall so members can begin to work on them. If you wait too long to begin project meetings, enthusiasm and interest may diminish.

Arrange meeting locations.

Most project leaders prefer to have project meetings in their homes, usually around the kitchen table. In Super Shopper, you may want to meet in member homes or at a store or bank depending on the topic and activity.

Get teaching materials.

Some of the suggested projects require special project supplies such as paper, magazines, assorted products with labels, supplies to make puppets, etc. You have many of these items available in your own home. However, this is a good opportunity to involve members and parents in the project. Ask them to provide these teaching materials. It may be necessary to ask members to pay for supplies from time to time. Check ahead of time to be sure of their cooperation in this.

Identify resource materials or persons.

You may want to use slide sets, films, books, pamphlets, or newspaper articles in teaching the Super Shopper project. Your local library, home economics teacher, or extension agent can help you find these resource materials.

Parents, store owners or managers, bankers, credit specialists, or professional persons who manage their own businesses may be willing to assist with the Super Shopper project. Members often enjoy visiting with these persons and their places of business. Most persons are very cooperative when you explain the purpose of the project and how they can help you.

Check progress on individual goals.

At a project meeting or in individual conferences, ask members to bring their planning and report form. The form asks members to record what they have done and what they have learned. Assist the members with this portion of the form if they have not completed it in advance. Often parents can help with the completion of this part of the form, especially if they have been involved in the planning stage.

The final section of the form asks members whether they have achieved their goals. Help the members answer these questions. If members have not met their goals, help them discover the reasons why. Were the goals easy enough to do? Were they understood? Did an unscheduled event or change in the person's interests affect the achievement of the goals? Perhaps the project was successful but not in relation to the stated goals. Help members look for the successes rather than the failures in their projects.

At the conclusion of this session, the member's planning and report form should be complete. Future project goals may also be established.

Check progress on group goals.

Help members discuss their reactions to the group project activities. What activities did they like best? What activities would they like to change? You'll probably have some good ideas to share with the members because you have been observing their reactions throughout. What



suggestions do they have to offer for another year? Get their reactions to some ideas you have.

This session, although only 5-10 minutes in length, will be an important summarizing experience for all of you. It will be especially important to you in determining how to continue with another group or some of the same members another time.

Evaluating:

At each project meeting, review progress with the members. You can sense their enthusiasm and interest. You can also ask them whether they have any special questions or problems with their Super Shopper project.

Your evaluation of being a super shopper project leader.

Take time to summarize your feelings about being a project leader. What progress did you see in member learning? How do you feel about that? Have you checked with parents about this?

What progress do you see in your own learning about members, parents, and consumer education ideas? How do you feel about that?

What things would you repeat another time? Eliminate? What new ideas do you have about being a project leader in the Super Shopper project? Be sure to record your ideas in appropriate locations in this leader guide or on another sheet of paper. Writing down good ideas is an effective way to save them! Share your personal experiences and evaluation with another leader or your county extension agent. They will be interested and perhaps find ways to help you and other leaders in the future.

ACTIVITIES TO HELP MEMBERS LEARN

Just distributing member bulletins and plan/report forms has limited value in helping members learn Super Shopper ideas and skills. Leaders should plan a series of project meetings or club activities to help members learn and reinforce the ideas presented in the printed materials. The

following pages present sample project meetings and club activities to use as a guide in beginning your job as a project leader. As your experience and confidence grows, you'll be able to plan many exciting and challenging meetings.

Sample Project Meeting Outlines

Project meeting #1.

Purpose of the meeting is for 4-H members and their parents to:

1. Discover problems that shoppers have, i.e., too many wants and needs and usually limited resources.
2. Get acquainted with the Super Shopper project.
3. Set individual member goals and group goals in the Super Shopper project.

Materials needed:

Members bring from home	Member bulletins Member plan/report forms Pencils
Leader materials	Source of pictures: catalogs, magazines, ad sections of newspapers, sale catalogs, etc. Scissors Rubber cement, paste, glue Large size construction paper Magic markers Newsprint or shelf paper for making lists Small notebook to use as a sample shopping log book Deck of cards "Let's Make A Deal"

Activities:

1. Get acquainted. Have everyone introduce themselves and tell the last thing they have purchased. Write these items on newsprint and discuss briefly.
2. Making a collage, pictures of wants and needs. Distribute materials. **Instructions:** Cut out pictures of things you want and need. Make collage — half of sheet labeled wants and half labeled needs. **Discuss results:** As we look at our pictures what do we discover about wants and needs? (We each have different and unlimited wants and needs.)

Instructions: Draw circle around items you haven't been able to purchase because you haven't had enough money. Question: What is a common problem for most shoppers? (Unlimited wants and needs but limited resources such as money.)

3. Introduce member materials if this has not been done before meeting. Review the purposes of the project. Help members decide on individual project goals. If the group is small (three-five members) have a short planning time with each member and his/her parents. This will be the time when you can help parents understand what their child is interested in

doing and learning in the project. Using the member plan/report form, set personal goals for the project. *Be sure the member sets goals — not the parent.*

If the group is large (more than five members) you may want to divide the group into ability or age groups for planning. Have separate planning times for each of the groups. Perhaps you could find another parent, project leader assistant, or junior leader who could help you with the planning conferences. You are a creative leader and will think of other ways to manage these planning conferences.

4. Review tentative project meeting plans that you have in mind — things that can be done in a group, things that can be done at home, special tours planned. Discuss meeting dates and times for the three-five project meetings you have. Discuss with parents what is expected of them and decide which specific job each will do.
5. Assignment: Keep a list of everything you buy for 1 week; this is called a shopping log. At end of week mark whether items were needs or wants. Bring to next meeting.
6. Short recreation period, "Let's Make A Deal." Good opportunity for junior leaders to teach and guide activity.
Prepare deck of cards with luxury items, as well as medium, low cost, and ridiculous items. Give one card to each member. Each member is given a chance to decide whether he/she wants to keep his/her card or choose from three laying upside down on table. Players explain reason for choice. Game ends when everyone has made choice. Find out who are satisfied with results and who are not. Items might be: clothes, recreation equipment, food, things for room, jewelry, cosmetics, silly items.
7. Light snack if appropriate. (This is a good time to talk more with parents and answer their questions.)

Project meeting #2.

Purpose of meeting is for 4-H members to:

1. Understand that the value of the articles they purchase includes the values of all the items they could not buy because their money was used.
2. Discover the variety of resources each person has that can be used for shopping.
3. Identify the different kinds of stores where we can shop.

Materials needed:

Members bring from home	Shopping log they kept after first meeting Member bulletin
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Leader materials

One grocery item purchased for the family
One item that they would be willing to trade

Paper
Pencils
Names of local businesses placed in hat
Paper shopping bags
Newsprint or shelf paper
Magic marker

Activities:

1. Review shopping logs. Did you have more wants or more needs in your book? What persons influenced your shopping decisions? What things couldn't you buy because you'd already bought other things?
2. Bartering game — Limit of 3 minutes. All items are put on table. Members select item that they would like to have. Discuss with owner whether they will trade. Members may have to trade more than once to get the thing they really want. Discuss: Is this a form of shopping? When can we do this form of shopping? Why don't we do it more often?
3. Identification of resources. Each person has many resources. We often limit our thinking to money. List as many ways as you can to earn or secure money. (Do job for someone, make something and trade or sell it, sell item already owned, borrow, take from savings, etc.) What are the personal resources you are using (time, energy, knowledge, skills, goods, services)?
4. Grocery bag unpacking. Put grocery items that members brought to meeting into bag. As the bag is unpacked, member who brought item explains where the item was purchased and why it was purchased at that particular store.
5. Identification of different kinds of stores. Complete page 3 of member manual.
6. Review of local businesses. Put names of local businesses in hat. Ask members to draw names and tell all the *services* provided by that store. (Some people feel that the shopping environment is a special service — things like air conditioning, carts, good lighting, beautiful displays, etc.)
7. Repeat game "Let's Make A Deal" if there is interest and/or time.
8. Assignment: Think of a way that you could earn 50¢ before our next meeting. What personal resource could you use? Give each member a chance to think about this. Ask each person to name at least one alternative they think will work. This could be related to another 4-H project. (Be sure that parents understand the goal of this assignment.) Explain that there will be a shopping tour at the next meeting and each person will be given an opportunity to spend his/her 50¢. Read pages 1-4 in Super Shopper member bulletin. Bring member manual to next meeting.

9. Light snack, if appropriate. (Good time to talk with individual members about specific questions or problems.)

Before next meeting contact members to see how they are coming on their money-earning project. Check with parents for driving assistance. Check details for tour meeting, that is, contact store managers and review purposes for planned visit. Gain their support for this activity.

Project meeting #3.

Purpose of meeting is for 4-H members to:

1. Discover why shoppers have so many choices.
2. Learn how to compare products through gaining information about quality, quantity, and price.

Materials needed:

Members bring from home	Member bulletins 50¢ they have earned	Pencil
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Activities:

1. Orientation before shopping. Review purpose of shopping tour and page 4 of member's bulletin. Explain arrangements made with store managers. Be sure each member has needed items. Check with each member to determine what item he/she will be comparing at each store. Explain that they each may not actually purchase an item, perhaps they won't find what they want at a price they can afford. They will want to keep notes in their member bulletin.
2. If group is large, arrange for parents or junior leaders to assist members in smaller groups.
3. At first store, introduce following activity. Go to breakfast cereal section of store. Ask members to count the number of choices available. Ask members to tell reasons why there are so many choices. Does this make shopping easier or harder?
4. Introduce and thank store manager for cooperation. Ask questions: Why does the store have so many choices of breakfast cereal? What special shopping problems do customers have in making choices? Ask members if they have any questions for the store manager.
5. Proceed to individual shopping activity. Members look for something they plan to buy. On page 4 in member's bulletin, write down price, quantity, and quality using label description.
6. Go in a group to second and third stores. Repeat activities 3, 4, and 5 in each store. Be sure to introduce and thank store manager at each location.
7. Check with members to see what problems they have or decisions they have made. Arrange time for actual purchases as time and travel arrangements permit.
8. Return to leader's home or meeting place. Enjoy light snack. Visit with members about their shopping experience. Ask members to report on the decision they made giving reasons for purchases related to quantity, quality, and price.
9. Make plans for next meeting.

ADDITIONAL TEACHING ACTIVITY IDEAS

The concepts listed on the following pages help us select specific learning experiences to teach 4-H members Super Shopper ideas and skills. Each idea, once learned, contributes to the total number of competencies necessary to be a Super Shopper. We don't necessarily teach all the

concepts in 1 year nor do we teach them in a specific order. Following each concept is a list of suggested activities which may be used at project meetings or club meetings. Depending on the meeting length and other scheduled activities, try to complete the activity in 15-20 minutes.

The Consumer as an Individual

	What the Member Can Learn (Idea)	What the Member Can Do (Skill)
Concept A. Consumer Resources Resources: time energy information feelings money credit abilities	Shoppers use many resources to get the things they want and need. Money is an important resource to get things shoppers need and want. Shoppers usually want more than they can buy.	Explain ways in which resources are used by self, family, and friends. Explain how using money for purchasing one item eliminates its use for buying something else. Identify some wants which may not have been met because of lack of money.
Concept B. Consumer Behavior	Shoppers usually buy things they need and want.	Distinguish between shopper needs and wants. Explain why shopper needs and wants may differ.

1. Pretend you are to do the food shopping for your family for a day, several days, or a week. Go to the store and check how much it would actually cost.
2. Interview parent as grocery bag is unpacked to see where products are bought and reasons for each purchase.
3. White elephant auction. Auctioneer tries to promote and tell features of items. Members buy items with tokens. Discuss wants versus needs and why these are different for each person.
4. Tour bank. Ask banker to answer questions such as: How many different forms of money are used in the bank? Where does the money come from? Where does the money go? What happens when a person spends more money than he/she has available in the bank?
5. Tell the last three things you bought. Tell which were needs and which were wants. Tell whether you were influenced to buy by anyone besides yourself.
6. Ask a community banker to a meeting to speak on the subject, "What happens when a person does not have enough money to buy all the things he/she wants and needs." You'll want the banker to understand the idea you are stressing, "We often have unlimited wants and needs but usually limited resources." The banker may choose to talk about the following:

We have to learn to make decisions when we don't have enough money to get all the things we want and need.

We can think of ways to earn or secure money including mowing lawns, selling garden produce, baby-sitting, etc. The bank can help us with:

savings accounts that earn interest.
loans for investments such as purchase of a 4-H calf.

Perhaps the banker has some special ways to encourage savings such as small banks, savings accounts for children, etc. These could be related to a variety of 4-H projects.

Explain what banker does when people spend more money than they have deposited at the bank.



The Consumer as a Member of Society

Concept A. The Consumer and the Economy

What the Member Can Learn (Idea)

The main purpose of the economic system is to provide goods and services for people.

What the Member Can Do (Skill)

Illustrate the relationship of production to consumption.

Concept B. Consumer Goods

Shoppers now have more goods and services from which to choose than ever before.

Relate increases in consumer goods and services to mass production, new technology, efficiency, and wide variety of wants and needs in our society.

1. Choose an item needed for a particular 4-H project. List all the stores where you think that item can be purchased.
2. Collect pictures or draw pictures to show a product through all stages of production and marketing from the producer to the shopper. The product selected could be a 4-H project such as garden produce, knitted wool hat, bread, animal feed, pig, etc. Members might have to interview producers, leaders in commodity groups, or store managers to learn all the steps from producer to shopper. The library may also be a source of information.
3. Have youth discuss with parents why there are more things for people to buy today than when parents were their age. Report the reasons discussed.
4. Role play farmer selling apples to a wholesaler. Show his costs for raising the apples and the profit he needs to make to pay for his work in growing apples.
5. Interview animal feed store manager to learn the prices of various animal feeds in the summer and winter months. Ask reasons for price differences. Make charts, posters, or display showing importance of supply to price of goods.
6. Project leaders could help members practice shopping skills related to their projects and have members report on their experiences at future club meetings.



The Consumer in the Marketplace

Concept A. Consumer Decisions

What the Member Can Learn (Idea)

Shoppers need to consider alternatives when making shopping decisions.

Comparative shopping can help shoppers decide between similar goods or services.

Making satisfactory shopping decisions becomes more difficult with increasing numbers of alternatives in the marketplace.

What the Member Can Do (Skill)

Suggest ways to judge alternatives in order to make the best decision.

Suggest possible alternatives or substitutes that satisfy the shopper's needs and wants.

Use ways to judge alternatives when shopping.

Use ways to judge alternatives carefully when goods or services are expensive or inexpensive.

Concept B. Consumer Information

Shoppers can use several kinds of information when making decisions.

Use different kinds of information when shopping, such as labels and catalog descriptions.

1. Present a modified version of "Three Little Pigs." Involve older members in preparation of puppets and in presenting the puppet show. Have members discuss questions following the puppet show.
2. Forced choice exercise. Have three or four pairs of commonly purchased items on the table. Ask members to decide which of the items in each pair they would purchase. After selections are made, review factors to consider when purchasing items, i.e., quality, quantity, and price. Read labels to get information. Determine other sources of information that can influence decisionmaking. Ask members if they would make the same decisions again. If not, why did they change their minds? Examples of pairs of items: two brands of notebook paper, two brands of soup, two brands of candy bars or chewing gum, two different winter hats.
3. Ranking exercise. Prepare a set of notecards with names of commonly purchased items. Give each member five cards and ask them to rank them in order of purchase — first choice, second choice, etc. Assume that if the first choice was purchased, there would be no money left to purchase any of the other items. Have members explain how a decision to buy something also influenced them to not buy something else they wanted or needed.
4. Show slide set "Sharpen Your Shopping Tools." Have members review the decisionmaking steps.
5. Have members bring samples of consumer information they have used in making shopping decisions. This exercise could be related to the 4-H clothing project and members bring actual hang tags or the garments so that all labels could be studied. Consider the quality, quantity, and price.
6. Collect samples of various types of consumer information and put in a scrapbook or card file or

display to illustrate the information available on different products and services.

7. Substitutes game. The purpose of this game is to help members think more consciously and creatively about alternatives when shopping. Make up examples suitable for your group, such as:

Clothing problem. Coat is red and gloves are blue. What are the possibilities for color when shopping for a hat? Are there substitutes for a hat to keep head warm in winter?

Rabbit needs new house. What are the alternatives for meeting this need? (Buying readymade? Building a house? Alternative materials to use in building?)

Foods problem. When cooking we often use substitutes in recipes. We may substitute a less expensive item for a more costly one. Develop examples suitable for your group using your cookbook or list of possible snack foods.

In all cases, encourage members to consider quality, quantity, and price in making decisions.



Consumers' Rights and Responsibilities

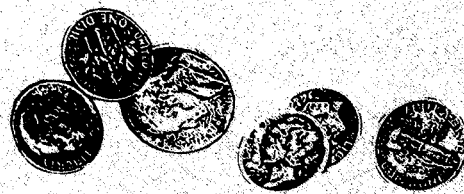
	What the Members Can Learn (Idea)	What the Members Can Do (Skill)
Concept A. Consumer Protection	Shoppers are protected so that goods and services are safe and work as they should.	Tell why protection for shoppers is important.
Concept B. Consumer Rights	Shoppers have the right to information about goods and services. Shoppers have the right to choose goods and services.	Use information when buying goods and services. Demonstrate the shopper's right to choose and not be sold on something not wanted.
Concept C. Consumer Responsibility	Shoppers have the responsibility to be informed about goods or services they buy. Shoppers have the responsibility to pay for goods and services. Shoppers have the responsibility to report to business when goods and services are unsafe or do not perform properly. Shoppers have the responsibility to care for and use goods and services as recommended by producers or manufacturers.	Describe ways to become an informed consumer. Explain why the seller deserves payment for goods and services provided the shopper. Select appropriate ways to tell sellers when goods and services are not satisfactory. Explain how to follow recommended procedures for use and care of products.

1. Make a display to show the various agencies that provide consumer protection at the local level. A guest speaker from the Better Business Bureau, Chamber of Commerce, or health department may help members learn about the agencies that protect shoppers and why these agencies are important.
2. Trip to library. Ask librarian to assist members in finding books or pamphlets that outline the various types of consumer protection that we now have. Have members make a list of the five types of consumer protection that are most important to them.
3. Ask members to bring the member bulletin to the meeting. Review pages 6 and 7. Solve two case studies on page 7. Prepare skit showing "sneaky shopper" and "sloppy shopper." Can you be a Super Shopper?
4. Comparative shopping trip. If members have not already visited a store to compare items, this would be a good experience. Emphasis should be placed on the shopper's right to have adequate and accurate information to use when making decisions.
5. Role play the following situations:
Receiving too much change.
Shoplifting.
Sampling candy or fruit in the store.
Opening packages in a store.
Discuss shopper's responsibilities in each situation.

6. Guest speaker — store manager. Ask the store manager to tell about the problems in operating the store such as: bad checks, theft, opening packages, sampling products, exchange of used items. What does the manager do about these? What are the consequences for shoppers?

or

- Ask manager how to report when products or services are faulty. What procedures does the manager follow when products are faulty?
7. Study of TV commercials. Ask members to watch television for 1 hour on Saturday morning. Listen carefully to the commercials. How many commercials are there in 1 hour? What products are advertised? What information do the commercials provide? Do they give information about quality, quantity, or price? Bring list to next project meeting and compare with lists from other members.
8. Develop commercial that will help you sell a product to someone else. Example: 4-H garden project member wants to sell produce. You could make a newspaper ad, radio commercial, or TV commercial.



RESOURCES TO HELP YOU BE A SUPER SHOPPER LEADER

Local Community

1. Your own abilities, skills, knowledge and feelings
2. Personal consumer experiences
3. Popular magazines and newspapers
4. Products
5. Labels, hang tags
6. Television and radio
7. Banker
8. Store owner
9. Home economics teacher
10. Finance company person
11. Mom and/or dad who are especially good money managers

Public library

(Check with librarian for additional resources.)

1. Popular magazines
 2. *Changing Times Magazine*
 3. *Consumer Reports Magazine*
 4. *Money Magazine*
 5. *Consumers' Guide*
 6. *Consumers' Digest*
 7. Children's books on being a consumer
- Examples:

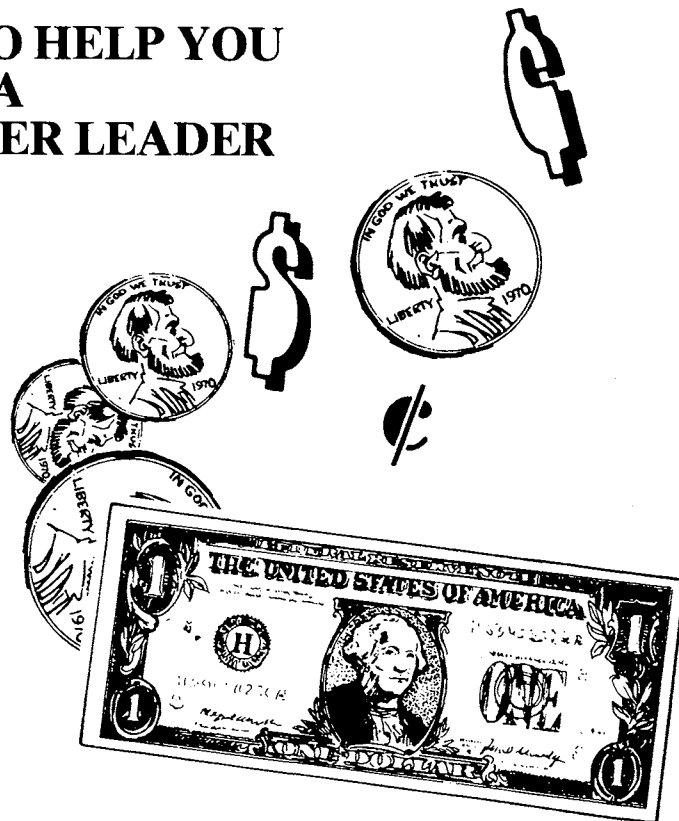
640.73 Gay, Kathlyn, *Be A Smart Shopper*, Julian Messner, G23b New York, 1974, 64 pages. Explains advertising, psychology, comparative shopping, and consumer protection and advises reader on being a more responsible shopper.

659.1 Goulart, Ron, *The Assault on Childhood*, Sherbourne Press, Inc., Los Angeles, 1969, 258 pages. Explains advertising and merchandising of toys, comic books, Disneyland, foods, cereals, children's television shows, and advises how to overcome this exploitation of children's ideas and adult's money.

640.73 McGough, Elizabeth, *The Teen-Age Consumer's Guide to Dollars and Sense*, William Morrow and Company, New York, 1975, 157 pages. Explains how teenagers can find jobs, the effects of advertising, beauty and health aid claims, comparative shopping, buying clothes, buying wheels, use of checking accounts and credit, and consumer protection laws and how to use them.

Bookstore

1. Children's books on being a consumer
2. Books on buying: *The Waste Makers* by Vance Packard, *What Makes Women Buy* by Janet Wolff, *The Hidden Persuaders* by Vance Packard



County Extension Agent

1. Super Shopper — member bulletin, member planning/report form, leader's guide
2. Information in specific project books
3. Extension bulletins
4. Family Financial Management Handbook
5. Penney's consumer education materials
6. Sears' consumer education materials
7. Montgomery Ward's consumer education materials
8. Proctor and Gamble's consumer education materials
9. General Mills' pamphlets
10. Household Finance Corporation — money management pamphlets
11. Better Business Bureau pamphlets
12. Governor's Council on Consumerism pamphlets
13. Association Films — free films

University of Minnesota

(Order through county extension agent)

1. Sharpen Your Shopping Tools — slides and tape
2. Puppet show: The Three Little Pigs
3. Choosing Cereals — boxes and tape
4. Consumer Choices — filmstrip, tape and guide
5. Advertising — filmstrip, tape and guide
6. The Shopper Decides — transparencies and tape
7. 4-H Consumer Education Awards Sheet

WAYS TO SHARE SUPER SHOPPER IDEAS AND SKILLS

Help members summarize and conclude their Super Shopper project. Encourage them to share what they have learned with others. Not all members may want to participate in competitive events if their individual projects and goals are of a personal nature. Consider other ways for them to share what they have learned such as special exhibits, demonstrations, service projects as a group or as individuals, or special projects for their families. Through sharing, the member receives recognition and reinforces learning.

The following lists may help you find methods for members to share what they have learned. Sharing may be done in the family, the project group, the club, in county activities, or at community events or locations. You may want to work with your extension agent and other Super Shopper project leaders to plan some sharing opportunities.

Exhibits or Displays

These could be prepared for special consumer education programs in the club, at county homemaker programs, or exhibits at the county fair. You'll find other occasions as well.

1. Poster showing comparison of three products, with choice made and reasons for choice. Product selected should be related to a 4-H project such as a specific clothing item, sewing supply, snack, animal feed, garden seeds, art supplies, woodworking tool, etc.
2. Poster tracing product through all stages of production and marketing from the producer to the shopper.
3. Labels exhibit — show kinds of information to look for on labels when shopping.
4. Ways to save labels that give use and care information. Examples: file box, scrapbook.
5. Original newspaper advertisement created by member who has a 4-H project to sell. Example: puppies, garden produce, cut flowers.

Demonstration — Project

Some suggested titles:

1. Three ways to compare products.
2. How to select supplies for my 4-H project (relate to a specific project using the decisionmaking process).
3. Five substitutes that save you money.
4. What to look for on a label.
5. Let's follow the instructions (meaning of use and care instructions on label).

Demonstrations — Youth in Action

1. Playing Super Shopper games.
2. Is the product safe?
3. Reading labels for information.
4. Let's compare products.

Project Talks

1. How to complain when products are faulty.
2. Being a courteous shopper.
3. How to earn money.
4. What is money?
5. Organizations that protect consumers.
6. Rights of the shopper.
7. Why shoppers have to make decisions.

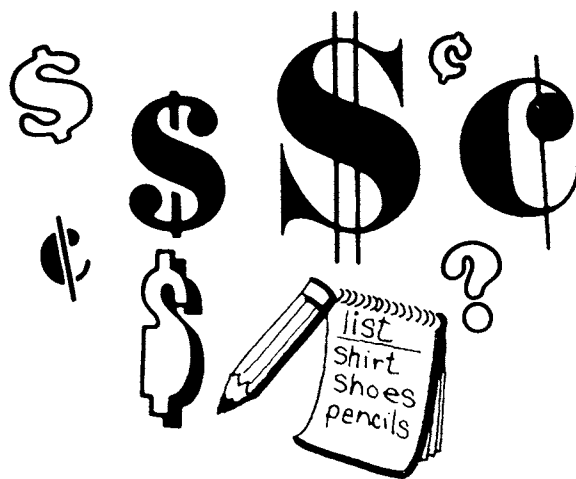
Special Programs

1. Super Shopper Skit presented at club or county meeting.
2. Survey club members or school classmates to determine what products they most often buy and their most common shopping problems. Invite them to a special Super Shopper Fun Day where they can learn ways to solve their shopping problems.

Service Projects

1. Help family shop for groceries.
2. Prepare posters for 4-H Food Stand at Fair.
3. Assist older or handicapped person with shopping needs.

You'll find other ways for members to share. These lists are only a beginning.





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